## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

§

Application No.:

09/699,036

Confirmation No.:

6768

Filed:

October 27, 2000

Inventors:

Charles P. Bobbitt

Steven G. Doughty

Title:

**CONFIGURING** 

PROCESSING

RELATIONSHIPS

AMONG ENTITIES OF AN ORGANIZATION Examiner:

Colbert, Ella

Art Unit:

3696

Atty. Dkt. No:

5053-30801

CERTIFICATE OF ELECTRONIC TRANSMISSION

UNDER 37 C.F.R. §1.8

DATE OF DEPOSIT:

I hereby certify that this correspondence is being deposited with the United States Patent Office electronic filing system on the date indicated above

MMIND

## COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

MAIL STOP: ISSUE FEE

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

Applicant respectfully disagrees with the Examiner's Statement of Reasons for Allowance and/or Applicant believes that the Examiner's Statement of Reasons for Allowance is incomplete.

Applicant respectfully submits that the cited art does not teach or suggest the combinations of features set forth in the Applicant's claims. By way of nonlimiting example, Applicant submits the submitted references at least do not appear to teach or suggest creating a highest level processing relationship object in a processing relationship structure, wherein the highest level processing relationship object represents an FSO; and creating a plurality of lower level processing relationship objects in the processing relationship structure, wherein the

Appl. Ser. No.: 09/699,036

Inventors: Bobbitt, et al. Atty. Dckt. No.: 5053-30801

plurality of lower level processing relationship objects in the processing relationship structure are

descendents of the highest level processing relationship object, wherein one or more of the lower

level processing relationship objects represents an FSO physical entity that has a physical

presence or manifestation, wherein the FSO physical entity is a bank branch office or a bank

regional office, wherein one or more of the other lower level processing relationship objects

represents a functional area, wherein the functional area is a credit card issuer or an acquirer of

credit card payments.

If fees are required or if any fees have been overpaid, please appropriately charge or credit

those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-

1505/5053-30801/EBM.

Respectfully submitted,

Eric B. Meyertons

Reg. No. 34,876

Attorney for Applicant

MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.

P.O. BOX 398

AUSTIN, TX 78767-0398

(512) 853-8800 (voice)

(512) 853-8801 (facsimile)

Date:

2